

### Issue 43: INSIDER'S EDGE: Coverage for Newborns

Welcome back, Insiders! We've covered a lot of ground in the Insider's Edge series. One topic we haven't looked at closely yet is how Medicaid eligibility is determined for newborns. Readers were curious whether infants automatically qualify for Medicaid regardless of their household's MAGI. Let's find out, shall we?



**Eve-Maridy is on Medicaid. She recently gave birth to a daughter, Olivia. Does Olivia qualify for Medicaid coverage?**

Yes, Olivia will qualify for Medicaid coverage.

Infants born to pregnant women in coverage groups P02 or P11 who are receiving Medicaid for the date of delivery are automatically eligible for Medicaid (known as “deemed newborns”). Medicaid eligibility continues until the child’s first birthday and citizenship documentation is not required.

Deemed newborns will be included in coverage group P06 and will be enrolled in their mothers’ MCO.



**Alana recently gave birth to a son, Isaac. At the time of Isaac’s birth Alana was not covered by Medicaid. Does Isaac qualify for Medicaid coverage?**

Whether Alana’s newborn, Isaac, qualifies for Medicaid coverage will depend on his household income. Since Isaac is not a deemed newborn, Alana must apply for benefits for Isaac using Maryland Health Connection. If Isaac’s household income is:

- $\leq 199\%$  FPL, he will qualify for Medicaid in coverage group P06
- $> 199\%$  FPL and  $\leq 211\%$  FPL, he will qualify for MCHP in coverage group P14
- $> 211\%$  FPL and  $\leq 264\%$  FPL, he will qualify for MCHP Premium in coverage group D02

- > 264% FPL and  $\leq$  322% FPL, he will qualify for MCHP Premium in coverage group D04
- > 322% FPL and  $\leq$  400% FPL, he will not qualify for Medicaid, but the household will qualify for insurance assistance
- > 400% FPL, he will not qualify for Medicaid or insurance assistance

That's all for today, Insiders!

**Questions?** Send them to [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov).